

## ABSTRACT

Terminals of individual registered members of service users 3 and service providers 4, and terminals of a hosting business association 2 are connected with a communication mean 5, member information recording media 6 which can be attached to the terminals of the individual members are delivered, prescribed points are given to the service provider 4 when the service user 3 receives a service from the service provider 4, and a service is received, or an article is purchased or lent based on point conversion according to the accumulated points.

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